

Old Age, Disability, Death

First laws: 1970 (provident fund).

Current law: 1986 (social insurance).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59 and the self-employed.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 3.5% of payroll.

Government: None.

Maximum earnings for contribution purposes: E.C.\$2,600 per month.

Qualifying Conditions

Old-age benefit: Age 60, and 500 weeks of contributions (provisional or reduced age benefit starts at 150 and rate increases with 25 additional weekly contributions per year).

Old age grant: 50 weeks of contribution.

Disability pension: Under age 60; 150 weeks of contribution, and disabled.

Survivor pension: 150 weeks of contribution paid by deceased.

Survivor or funeral grants: Worker eligible for one of the above benefits.

Old-Age Benefits

Old-age benefit: 30% of average annual earnings, increased if over 500 weeks of contribution.

Minimum benefit: E.C.\$40 per week.

Maximum benefit: 60% of average annual earnings.

Old age grant: 6 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability benefit: 30% of average earnings if 150-500 contributions; increased if over 500 contributions.

Minimum benefit: E.C.\$ 40 per week.

Maximum benefit: 60% of average annual earnings.

Survivor Benefits

Survivor pension: 75% of pension of insured, payable to surviving spouse aged 50 or over, or incapable of self-support by reason of disability, or caring for child eligible for survivors benefits. Payable for one year to pregnant widow—under 50, with no dependent children—with benefits continuing if child is born and receiving benefits.

Surviving children 25% of insured's pension for each dependent child under age 16 (18 if student).

Full orphans: 50% of decedent's pension. If no other eligible survivors, dependent's parents may be eligible.

Funeral grant: E.C.\$2,000, paid to person who paid the funeral expenses.

Administrative Organization

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1986.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-59.

Source of Funds

Same as pension contribution, above.

Qualifying Conditions

Cash sickness benefits: Currently employed with 26 weeks of contribution, including 8 weeks in last 13 weeks before onset of illness. Employed and 16-59 years old.

Cash maternity benefits: 30 weeks of contribution, including 20 weeks during the 30-week period immediately preceding claim.

Maternity grant: Either the woman or her husband meets requirement for cash sickness benefit.

Sickness and Maternity Benefits

Sickness benefit: 65% of average earnings for the 13 weeks before illness. Payable for up to 26 weeks.

Maternity benefit: 65% of average earnings during 30 weeks prior to start of benefit.

Payable for up to 13 weeks (including week of confinement plus 6 weeks before and 6 weeks after).

Maternity grant: E.C.\$300.

Administrative Organization

National Insurance Board, administration of program.

Work Injury

First law: 1939

Current law: 1997

Type of program: Social insurance system.

Coverage

Employed persons. Self-employed persons not covered.

Source of Funds

Insured person: None

Employer: 0.05% of payroll

Government: 0.05% of payroll (as an employer)

Qualifying Conditions

Work-injury benefits: Insured must be employed, neither self-employed nor a voluntary contributor.

Persons over and under the usual insurable ages are eligible. Must be injured on the job.

Temporary Disability Benefits

Temporary disability benefit: 70% of average weekly insurable earnings for a period of 26 weeks in the first instance, 52 weeks thereafter.

Permanent Disability Benefits

Permanent disability benefit: Percentage of disability must exceed 30%, and insured must have exhausted the temporary disability benefit. 70% of average weekly insurable earnings for length of disability.

Disability grant: Percentage of disability less than 30%; must have exhausted temporary disability benefit. 365 times the average weekly insurable earnings in one lump-sum payment.

Constant attendance benefit: Must be an outpatient receiving disability pension (100% disability), need the constant attendance of another. 150% of disability pension as long as constant attendance is required.

Survivor Benefits

Survivor's benefit: Death must have resulted from work injury and/or occupational disease. Widow(er), unmarried children, and any other person who was wholly dependent on the deceased may qualify. The insured has the option of naming the beneficiary.

Widow(er): 35% of average weekly insurable earnings. Each eligible child: 11.6% (23% if disabled). Other dependents: 11.6%. Benefit is paid to widow(er) until death or remarriage, to children up to 16 (18 if in full-time education), and to other dependents for one year.

Funeral grant: \$2,000 paid to person who met funeral costs when insured died of work injury or occupational disease.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital treatment, medicines, appliances, and transportation.

Administrative Organization

National Insurance Board, administration of program.